

UNITED STATES BANKRUPTCY COURT

FOR THE

EASTERN DISTRICT OF VIRGINIA

Alexandria Division

In the Matter of:

CARSON M. RUFFNER
AND
KELLEY D. RUFFNER
Debtors

Chapter 13

Case No. 18-14289-KHK

ORDER CONFIRMING MODIFIED PLAN

The Modified Chapter 13 Plan filed by Carson M. Ruffner and Kelley D. Ruffner on April 3, 2019, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. Section 1325(a);

It is ORDERED that:

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.

Order Confirming Modified Plan

Carson M. Ruffner and Kelley D. Ruffner

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(3) On January 26, 2019, and each month thereafter until further order of this Court, the Debtors shall pay to the Trustee, Thomas P. Gorman at P.O. Box 1553, Memphis, TN 38101-1553 the sum of \$1,737.68 per month for 3 months and then \$1,972.68 per month for the remaining 57 months of the Plan. Payments under said Plan to be completed within 60 months from the due date of the first payment in this case.

(4) The Debtor shall file all federal and state income tax returns on or before the due date, without extension, and provide the Trustee with signed copies of the returns within 7 days after they are filed and provide the Trustee such additional information as the Trustee may require for determination of the Debtor's disposable income. Failure to timely comply with this provision shall be grounds for dismissal.

(5) Any lien avoidance actions(s) contemplated by Section 8(B) of the Plan must be made by the filing of an Adversary Proceeding no later than sixty(60) days from the date of the entry of this Order.

(6) The holder of each secured claim provided for in paragraphs 4A or 4D of the plan shall retain the lien securing such claim until the earlier of i) the payment of the underlying debt determined under nonbankruptcy law or ii) discharge under section 1328 or iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.

(7) The Debtor(s) shall comply with the agreed modifications of page four of the Order Confirming Plan, which shall supplement the Plan funding in addition to the payments provided by paragraph 3 above.

Dated: May 9 2019

/s/ Klinette H Kindred

Klinette H. Kindred

United States Bankruptcy Judge

Entered on Docket: May 9, 2019

Confirmation Recommended.

/s/ Thomas P. Gorman
Thomas P. Gorman
Chapter 13 Trustee
300 North Washington Street, Ste. 400
Alexandria, VA 22314
(703) 836-2226
VSB #26421

Local Rule 9022-1(C) Certification

The foregoing Order was endorsed by and/or served upon all necessary parties pursuant to Local Rule 9022-1(C).

/s/ Thomas P. Gorman
Thomas P. Gorman, Chapter 13 Trustee

ADDENDUM TO PLAN AND CONSENT ORDER CONFIRMING PLAN, page 4

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Carson M. Ruffner

Kelley D. Ruffner

The Debtor(s) shall furnish the Trustee annual federal and state income tax returns within forty five (45) days of the due date of such returns for each year of the Chapter 13 case, plus federal and state income tax refunds in the excess of \$250.00 per annum unless otherwise ordered by this Court. In addition, the Debtor shall furnish the Trustee any such amount(s) as are hereafter determined by the Court to be disposable income of the Debtor(s) during the pendency of this proceeding and any additional information as the Trustee may require for determination of the Debtors disposable income. Failure to comply with this provision shall be grounds for dismissal.

_____/s/Carson M. Ruffner_____
Carson M. Ruffner

_____/s/Kelley D. Ruffner_____
Kelley D. Ruffner

_____/s/Joanne H. Yi_____
Joanne H. Yi

_____/s/Thomas P. Gorman_____
Thomas P. Gorman

Order Confirming Modified Plan

Carson M. Ruffner and Kelley D. Ruffner

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PARTIES TO RECEIVE COPIES

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Kelley D. Ruffner
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